Electronic Acknowledgement Receipt		
EFS ID:	4297565	
Application Number:	10082171	
International Application Number:		
Confirmation Number:	8691	
Title of Invention:	Method and apparatus for providing pre-existing and prospective customers with an immediately accessible account	
First Named Inventor/Applicant Name:	Marjorie Faith Zarin	
Customer Number:	66569	
Filer:	Jonathan Berschadsky/DAVID NGUY	
Filer Authorized By:	Jonathan Berschadsky	
Attorney Docket Number:	03292.101250.	
Receipt Date:	17-NOV-2008	
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Time Stamp:	11:28:15	
Application Type:	Utility under 35 USC 111(a)	

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		AMENDMENT03292101250.pdf	46607	ves	16
		, <u>.</u>	1829f2392e704d0a69481ca56692a53075a 0fffb	, l	10

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment After Final	1	1
	Claims	2	12
	Applicant Arguments/Remarks Made in an Amendment	13	16
Warnings:		1	

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.